

Information to identify the case:

Debtor 1	Dennis G Young Jr	Social Security number or ITIN	xxx-xx-3146
	First Name Middle Name Last Name	EIN	--
Debtor 2	Denise C Young	Social Security number or ITIN	xxx-xx-2052
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-18738-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dennis G Young Jr

Denise C Young
aka Denise C Jacobs

11/4/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dennis G Young Jr
Denise C Young
Debtor(s)

Case No. 15-18738-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Nov 04, 2020

Form ID: 3180W

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Dennis G Young Jr, Denise C Young, 33 Norcross Rd, Berlin, NJ 08009-9651
cr	+ BANK OF AMERICA, N.A., Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ GREEN TREE SERVICING LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Green Tree Servicing LLC, as authorized servicer f, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Nationstar Mortgage, LLC, Stern, Lavinthal & Frankenber, LLC, 105 Eisenhower Parkway,, Suite 302, Roseland, NJ 07068-1640
515502037	+ ACS/Suntrust Education, 501 Bleeker Street, Utica, NY 13501-2401
515559190	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court:, Nelnet on behalf of USA Funds, United Student Aid Funds c/o Navient Sol, Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes-Barre, PA 18773-9430
515502036	+ Account Resolution Service, 1643 Harrison Pkwy suite 100, Sunrise, FL 33323-2857
515728182	+ Bank of America, N. A., c/o Ocwen Loan Servicing, LLC, Attn: Cashiering Department, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
515955193	+ Bank of America, N.A., c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
515955194	+ Bank of America, N.A., c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603, Bank of America, N.A. c/o Shellpoint Mortgage Servicing 29603-0826
515502042	+ Citifinancial, 605 Munn Rd., Fort Mill, SC 29715-8421
518049335	+ DITECH FINANCIAL LLC, Nicholas V. Rogers, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
515502059	Federal National Mortgage Assoc., (Fannie Mae) c/o Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047
515600011	++ GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154 address filed with court:, Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
515600012	+ Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
515502044	Greentree Mortgage, POB 6172, Rapid City, SD 57709-6172
515502045	+ Hospital Billing-CHOP, PO Box 7802, Philadelphia, PA 19101-7802
515712961	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage, LLC, PO Box 619096, Dallas, Texas 75261-9741
515502052	+ Nationstar Mortgage, c/o Stern, Lavinthal & Frankinberg, 105 Eisenhower Pkwy #302, Roseland, NJ 07068-1640
515722335	+ Nationstar Mortgage LLC, P.O Box 619094, Dallas, TX 75261-9094
518651037	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518651038	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826 Greenville, SC 29603-0826
515731510	Ocwen Loan Servicing LLC, Attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
515502053	+ Ocwen Mortgage, 1661 Worthington Rd #100, West Plm Beach, FL 33409-6493
515502055	+ Professional Account MGM, 633 W. Wisconsin Ave., Milwaukee, WI 53203-1920
515502056	Regional Sewere Service, POB 1105, Bellmawr, NJ 08099-5105
518490630	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
515502061	+ Trojan Professional Services, PO Box 1270, Los Alamos, CA 90720-1270
515502062	+ Vanz LLC, 577 Hamburg Turnpike, Wayne, NJ 07470-2042
515677785	+ Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

District/off: 0312-1

User: admin

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Total Noticed: 57

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 04 2020 21:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 04 2020 21:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515514622	EDI: AIS.COM	Nov 05 2020 02:03:00	American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
515502038	EDI: BANKAMER.COM	Nov 05 2020 02:03:00	Bank of America, PO Box 982235, El Paso, TX 79998
515630450	EDI: CAPITALONE.COM	Nov 05 2020 02:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515502039	+ EDI: CAPITALONE.COM	Nov 05 2020 02:03:00	Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
515710545	EDI: BL-BECKET.COM	Nov 05 2020 02:03:00	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515612990	+ Email/Text: bankruptcy@cavps.com	Nov 04 2020 21:41:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
515641305	EDI: CRFRSTNA.COM	Nov 05 2020 02:03:00	Credit First NA, BK13, PO Box 818011, Cleveland, OH 44181-8011
515502043	+ EDI: CRFRSTNA.COM	Nov 05 2020 02:03:00	Credit First National Assoc., PO Box 81315, Cleveland, OH 44181-0315
515502046	+ EDI: HFC.COM	Nov 05 2020 02:03:00	HSBC Bank, PO Box 9, Buffalo, NY 14240-0009
515502047	+ EDI: IIC9.COM	Nov 05 2020 02:03:00	IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
515502048	EDI: IRS.COM	Nov 05 2020 02:03:00	IRS, POB 7346, Philadelphia, Pennsylvania 19101-7346
515502040	EDI: JPMORGANCHASE	Nov 05 2020 02:03:00	Chase Bank One Card, PO Box 15298, Wilmington, DE 19850
515502041	EDI: JPMORGANCHASE	Nov 05 2020 02:03:00	Chase-Best Buy, PO Box 15298, Wilmington, DE 19850
515502049	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 04 2020 21:40:00	Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115
515502050	+ EDI: MID8.COM	Nov 05 2020 02:03:00	Midland funding, 8875 Aero Dr. Suite 200, San Diego, CA 92123-2255
515502054	EDI: PRA.COM	Nov 05 2020 02:03:00	Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502
515721597	EDI: PRA.COM	Nov 05 2020 02:03:00	Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541
515721608	EDI: PRA.COM	Nov 05 2020 02:03:00	Portfolio Recovery Associates, LLC, c/o Victoria's Secret, POB 41067, Norfolk VA 23541
515502057	+ EDI: NAVIENTFKASMSERV.COM	Nov 05 2020 02:03:00	Sallie Mae, PO Box 9500, Wilkes-Barre, PA 18773-9500
515502060	+ EDI: CITICORP.COM	Nov 05 2020 02:03:00	The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
517924202	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Nov 04 2020 21:39:00	United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961
515502063	+ EDI: WFFC.COM	Nov 05 2020 02:03:00	Wells Fargo, POB 10335, Des Moines, IA

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515680408 + EDI: WFFC.COM

50306-0335

Nov 05 2020 02:03:00

Wells Fargo Bank NA, Attn: Bankruptcy Dept.,
MAC#D3347-014, 3476 Stateview Blvd., Fort
Mill, SC 29715-7203

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wells Fargo Bank, N.A.
515502051	*+	Midland Funding LLC, 8875 Aero Dr. Suite 200, San Diego, CA 92123-2255
515502058	##+	Saxon Mortgage/Nationstar, 4718 Mercantile Drive North, Fort Worth, TX 76137-3605

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2020 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com
Andrew L. Spivack	on behalf of Creditor GREEN TREE SERVICING LLC andrew.spivack@brockandscott.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeanette F. Frankenberg	on behalf of Creditor SETERUS INC., as servicer for FEDERAL NATIONAL MORTGAGE ASSOCIATION cmecf@sternlav.com
Jeanette F. Frankenberg	on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com
Jerome B. Blank	on behalf of Creditor Green Tree Servicing LLC as authorized servicer for Fannie Mae, as owner and holder of account/contract originated by Gateway Funding Diversified Mortgage Services L.P. nj.bkecf@fedphe.com
Kevin Gordon McDonald	on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com

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Miriam Rosenblatt

on behalf of Creditor Green Tree Servicing LLC as authorized servicer for Fannie Mae, as owner and holder of account/contract originated by Gateway Funding Diversified Mortgage Services L.P. miriam.rosenblatt@mhllp.com

Nicholas V. Rogers

on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com

R. A. Lebron

on behalf of Creditor WELLS FARGO BANK N.A., as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST 2004-4 bankruptcy@feinsuch.com

R. A. Lebron

on behalf of Creditor SETERUS INC., as servicer for FEDERAL NATIONAL MORTGAGE ASSOCIATION bankruptcy@feinsuch.com

Sherri Jennifer Smith

on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com nj.bkecf@fedphe.com

Steven K. Eisenberg

on behalf of Creditor BANK OF AMERICA N.A. bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

Terry Tucker

on behalf of Debtor Dennis G Young Jr terrytucker@comcast.net

Terry Tucker

on behalf of Joint Debtor Denise C Young terrytucker@comcast.net

TOTAL: 18